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### IN THE CLAIMS

Please amend claims 1, 2, 4, 5, 7, 11, 14, 18-22, 24, 25, 31, 32, 34, 35, 40, 43, 44, and 46 and cancel claims 3, 9, 12, 13, 17, 23, 30, 33, 41, 42, 47, 48 as follows:

1. (CURRENTLY AMENDED) A method of creating financial advice applications, comprising

establishing a connection to a client computer having an application program comprising at least one module, wherein each module of said application program corresponds to a financial advice service;

communicating with an authentication server and authenticating a user of said client computer;

receiving a request from said client computer for financial advice services data related to a current financial position and a at least one lifetime goal, wherein the lifetime goal is related to at least one of education, wealth accumulation, retirement, estate planning, tax planning, survivorship, disability, and long-term care;

establishing a connection to a at least one financial advice service, wherein said at least one financial advice service includes a roadmap service configured to use the financial advice services data to provide financial planning and advice;

transmitting said request for financial advice services data to said at least one financial advice service wherein establishing a connection to said financial advice service and transmitting said request for financial advice services data to said financial advice service comprises:

establishing a connection to an application services manager;

transmitting a second request to said application services manager for said

financial advice services data; and

establishing a connection between said application services manager and said financial advice service;

receiving and compiling said financial advice services data from said at least one financial advice service wherein receiving and compiling said financial advice services data from said financial advice service comprises receiving and compiling said financial advice services data from said application services manager; and

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transmitting a result of compiling said financial advice services data to said client computer in the form of a financial advice application; and  
scripting requests from said client computer such that a single request creates a financial advice application.

2. (CURRENTLY AMENDED) The method of claim 1, wherein said request and said second request are the same request establishing a connection to at least one financial advice service and transmitting said request for financial advice services data to at least one financial advice service comprises:  
~~establishing a connection to an application services manager;~~  
~~transmitting a request to said application services manager for said financial advice services data; and~~  
~~establishing a connection between said application services manager and at least one financial advice service; and~~  
~~wherein receiving and compiling said financial advice services data from said at least one financial advice service comprises receiving and compiling said financial advice services data from said application services manager.~~

3. (CANCELED).

4. (CURRENTLY AMENDED) The method of claim 1, wherein said ~~at least one~~ financial advice service further includes at least one of a headless utility, a leased storage service, a formatting service, a library service, a repository service, a simulator service, an asset allocation service, a business graphics service, and an equity evaluation service.

5. (CURRENTLY AMENDED) The method of claim 1 2, further comprising formatting data transmitted between any of said application program, said application services manager, and said ~~at least one~~ financial advice service in a standardized data format.

6. (ORIGINAL) The method of claim 5, wherein said standardized data format is XML.

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7. (CURRENTLY AMENDED) The method of claim 1, further comprising formatting data transmitted between a plurality of financial advice services in a standardized data format.
8. (ORIGINAL) The method of claim 7, wherein said standardized data format is XML.
9. (CANCELED).
10. (PREVIOUSLY PRESENTED) The method of claim 1, further comprising communicating with a registration application configured to allocate a TCP/IP port for use by a financial advice service during a client session.
11. (CURRENTLY AMENDED) A system for creating financial advice applications, comprising
- ~~a at least one~~ client computer having an application program implemented thereon;
  - an advice utility server in communication with said ~~at least one~~ client computer and said ~~at least one~~ application program;
  - an authentication server in communication with said advice utility server, wherein said authentication server is configured to authenticate a user of a client computer; and
  - ~~a at least one~~ financial advice service in communication with said advice utility server, wherein said ~~at least one~~ financial advice service includes a roadmap service configured to use data defined by a current financial position and ~~a at least one~~ lifetime goal, wherein the lifetime goal is related to at least one of education, wealth accumulation, retirement, estate planning, tax planning, survivorship, disability, and long-term care to provide financial planning and advice,
  - a data migration mechanism in communication with said advice utility server, wherein said data migration mechanism is configured to convert data transmissions between any of said client computer, said advice utility server, and said financial advice service into a standardized data format;

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wherein said each financial advice service is configured to receive data from said advice utility server and to transmit data to said advice utility server in order to create a financial advice application, and

wherein said advice utility server is configured to script requests from said application program such that a single request creates a financial advice application.

12. (CANCELED).

13. (CANCELED).

14. (CURRENTLY AMENDED) The system of claim 11 ~~43~~, wherein said standardized data format is XML.

15. (PREVIOUSLY PRESENTED) The system of claim 11, further comprising a translator in communication with said advice utility server, wherein said translator is configured to translate data transmissions between a plurality of financial advice services into a standardized data format.

16. (ORIGINAL) The system of claim 15, wherein said standardized data format is XML.

17. (CANCELED).

18. (CURRENTLY AMENDED) The system of claim 11, further comprising a registration application in communication with said advice utility server and said ~~at least one~~ financial advice service, wherein said registration application is configured to allocate a TCP/IP port for use by a financial advice service during a client session.

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19. (CURRENTLY AMENDED) The system of claim 11, wherein said ~~at least one~~ financial advice service further includes at least one of a headless utility, a leased storage service, a formatting service, a library service, a repository service, a simulator service, an asset allocation service, a business graphics service, and an equity evaluation service.

20. (CURRENTLY AMENDED) The system of claim 11, wherein said advice utility server comprises an application services manager configured to communicate with said ~~at least one~~ client computer and said ~~at least one~~ financial advice service.

21. (CURRENTLY AMENDED) A computer-readable storage medium encoded with processing instructions stored thereon, wherein said processing instructions are configured to direct a computer to perform the steps of:

establishing a connection to a client computer having an application program comprising at least one module, wherein each module of said application program corresponds to a financial advice service;

processing instructions configured to direct a computer to perform the step of authenticating a user of said client computer;

receiving a request from said client computer for financial advice services data related to a current financial position and a ~~at least one~~ lifetime goal, wherein the lifetime goal is related to at least one of education, wealth accumulation, retirement, estate planning, tax planning, survivorship, disability, and long-term care;

establishing a connection to ~~said at least one~~ financial advice service, wherein said ~~at least one~~ financial advice service includes a roadmap service configured to use the financial advice services data to provide financial planning and advice;

transmitting said request for financial advice services data to ~~said at least one~~ financial advice service wherein the processing instructions configured to direct a computer to perform the steps of establishing a connection to said financial advice service and transmitting said request for financial advice services data to said financial advice service further comprise processing instructions to perform the steps of:

establishing a connection to an application services manager;

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transmitting a second request to said application services manager for said financial advice services data; and  
establishing a connection between said application services manager and said financial advice service;  
receiving and compiling said financial advice services data from said at least one financial advice service wherein the processing instructions configured to direct a computer to perform the step of receiving and compiling said financial advice services data from said financial advice service further comprise processing instructions to perform the step of receiving and compiling said financial advice services data from said application services manager;  
transmitting a result of compiling said financial advice services data to said client computer in order to create a financial advice application; and  
processing instructions configured to direct a computer to perform the step of scripting requests from said application program such that a single request creates a financial advice application.

22. (CURRENTLY AMENDED) The computer-readable storage medium of claim 21, wherein said request and said second request are the same request the processing instructions configured to direct a computer to perform the steps of establishing a connection to at least one financial advice service and transmitting said request for financial advice services data to at least one financial advice service further comprise processing instructions to perform the steps of:  
establishing a connection to an application services manager;  
transmitting a request to said application services manager for said financial advice services data; and  
establishing a connection between said application services manager and at least one financial advice service; and  
wherein the processing instructions configured to direct a computer to perform the step of receiving and compiling said financial advice services data from said at least one financial advice service further comprise processing instructions to perform the step of receiving and compiling said financial advice services data from said application services manager.

23. (CANCELED).

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24. (CURRENTLY AMENDED) The computer-readable storage medium of claim 21, wherein said ~~at least one~~ financial advice service further includes at least one of a headless utility, a leased storage service, a formatting service, a library service, a repository service, a simulator service, an asset allocation service, a business graphics service, and an equity evaluation service.

25. (CURRENTLY AMENDED) The computer-readable storage medium of claim 21, further comprising processing instructions configured to direct a computer to perform the step of formatting data transmitted between ~~any of~~ said client computer, said advice utility server, and said ~~at least one~~ financial advice service in a standardized data format.

26. (ORIGINAL) The computer-readable storage medium of claim 25, wherein said standardized data format is XML.

27. (PREVIOUSLY PRESENTED) The computer-readable storage medium of claim 21, further comprising processing instructions configured to direct a computer to perform the step of formatting data transmitted between a plurality of financial advice services in a standardized data format.

28. (ORIGINAL) The computer-readable storage medium of claim 27, wherein said standardized data format is XML.

29. (PREVIOUSLY PRESENTED) The computer-readable storage medium of claim 21, further comprising processing instructions configured to direct a computer to perform the step of allocating a TCP/IP port for use by a financial advice service during a client session.

30. (CANCELED).

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31. (CURRENTLY AMENDED) A device for creating financial advice applications, which device comprises:

- a central processor;
- a storage device in communication with said central processor; and
- a memory connected to said central processor, wherein said memory includes an operating system for storing and executing a program which controls operation of said central processor;

wherein said central processor is operative with an advice utility server to:

- establish a connection to a client computer having an application program comprising at least one module, wherein each module of said application program corresponds to a financial advice service and wherein said central processor is further operative with an authentication server configured to authenticate a user of said client computer;

- receive a request from said client computer for financial advice services data related to a current financial position and a at least one lifetime goal, wherein the lifetime goal is related to at least one of education, wealth accumulation, retirement, estate planning, tax planning, survivorship, disability, and long-term care;

- establish a connection to said at least one financial advice service, wherein said at least one financial advice service includes a roadmap service configured to use the financial advice services data to provide financial planning and advice;

- establish a connection to an application services manager;

- transmit said request for financial advice services data to said at least one financial advice service;

- transmit a second request to said application services manager for said financial advice services data;

- establish a connection between said application services manager and said financial advice service;

- receive and compile said financial advice services data from said at least one financial advice service;

- receive and compile said financial advice services data from said application services manager;



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transmit a result of compiling said financial advice services data to said client computer in order to create a financial advice application; and

process instructions configured to direct a computer to perform the step of scripting requests from said application program such that a single request creates a financial advice application.

32. (CURRENTLY AMENDED) The device of claim 31, wherein said request and said second request are the same request ~~said central processor is further operative with said advice utility server to:~~

~~establish a connection to an application services manager;  
transmit a request to said application services manager for said financial advice services data;  
establish a connection between said application services manager and at least one financial advice service; and  
receive and compile said financial advice services data from said application services manager.~~

33. (CANCELED).

34. (CURRENTLY AMENDED) The device of claim 31, wherein ~~said at least one~~ financial advice service further includes at least one of a headless utility, a leased storage service, a formatting service, a library service, a repository service, a simulator service, an asset allocation service, a business graphics service, and an equity evaluation service.

35. (CURRENTLY AMENDED) The device of claim 31, wherein said central processor is further operative with a data migration mechanism configured to convert data transmissions between ~~any of~~ said client computer, said advice utility server, and said ~~at least one~~ financial advice service into a standardized data format.

36. (ORIGINAL) The device of claim 35, wherein said standardized data format is XML.

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37. (PREVIOUSLY PRESENTED) The device of claim 31, wherein said central processor is further operative with a translator configured to translate data transmissions between a plurality of financial advice services into a standardized data format.

38. (ORIGINAL) The device of claim 37, wherein said standardized data format is XML.

39. (PREVIOUSLY PRESENTED) The device of claim 31, wherein said central processor is further operative with a registration application configured to allocate a TCP/IP port for use by a financial advice service during a client session.

40. (CURRENTLY AMENDED) A method of using a financial advice application, comprising

implementing a financial advice application wherein implementing a financial advice application further comprises at least one of establishing a connection to a Web server and accessing a financial advice application on a desktop wherein data transmitted between said advice utility server and at least one of a Web server and a desktop is in a standardized data format;

establishing a connection to an advice utility server;

transmitting ~~a at least one~~ request to said advice utility server for ~~a at least one~~ financial advice service, wherein said ~~at least one~~ financial advice service includes a roadmap service configured to use financial advice services data to provide financial planning and advice; and

receiving financial advice services data related to a current financial position and ~~a at least one~~ lifetime goal, wherein the lifetime goal is related to at least one of education, wealth accumulation, retirement, estate planning, tax planning, survivorship, disability, and long-term care from said advice utility server; and

processing instructions configured to direct a computer to perform the step of scripting requests from said application program such that a single request creates a financial advice application.

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41. (CANCELED).

42. (CANCELED).

43. (CURRENTLY AMENDED) The method of claim 40 42, wherein said standardized data format is XML.

44. (CURRENTLY AMENDED) The method of claim 40, wherein said ~~at least one~~ financial advice service ~~services~~ further comprises at least one of a headless utility, a leased storage service, a formatting service, a library service, a repository service, a simulator service, an asset allocation service, a business graphics service, and an equity evaluation service.

45. (ORIGINAL) The method of claim 40, wherein said advice utility server comprises an application services manager.

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46. (CURRENTLY AMENDED) A method for providing comprehensive online financial planning advice, the method comprising:

- establishing a connection to a client computer;
- receiving user-supplied data and a request for ~~a at least one~~ financial advice service,  
wherein said user-supplied data comprises at least one of economic group data and goals and  
wherein said economic group data comprises at least one of membership data, demographics  
data, and financial data and wherein said ~~at least one~~ financial advice service includes a roadmap service configured to use financial advice services data to provide financial planning and advice;
- coordinating a plurality of financial advice services;
- transmitting an economic group data to said plurality of financial advice services,  
wherein said economic group data is defined by a current financial position and ~~a at least one~~ lifetime goal, wherein the lifetime goal is related to at least one of education, wealth accumulation, retirement, estate planning, tax planning, survivorship, disability, and long-term care;
- receiving and compiling financial planning and advice results from said plurality of financial advice services; and
- transmitting and displaying said financial planning and advice results to said user; and  
processing instructions configured to direct a computer to perform the step of scripting requests such that a single request creates a financial advice application.

47. (CANCELED).

48. (CANCELED).